



January 3, 2023

Oklahoma Water Resources Board
Attn: Charles DeCoune
3800 N. Classen Boulevard
Oklahoma City, OK 73118

RE: Oklahoma Water Resources Board State Loan Programs
Series 2012A, 2013A & B, 2014A, B & C, 2015A, 2016A, 2017A, B & C,
2018A, B, C & D, 2019A, B & C, 2020A, B, C, D, E, F, and 2021A, B, C & D,
2022 A & B

Dear Charles,

This letter is to confirm that as of December 31, 2022 to our knowledge there are no defaults with any loan made by Oklahoma Water Resources Board in the above referenced bond issues.

If you should require additional information, please do not hesitate to contact me.

Sincerely,

Deena Suddath
Senior Vice President